

No double talk about the opportunities we have to offer. Our markets, products, sales assistance and contracts may not be twice as good as others but they don't come in second best either. We have what it takes to increase your income and make your selling time more productive. Men all over the nation are taking advantage of our marketing and management positions. So if you have second thoughts about where you are going and what you are doing, see if we can help you and if you can help us.

Markets—College Student, Policyowner, Business, Tax-Sheltered Retirement and many more.

Products—Contemporary permanent, low cost term, Deposit Term, Flexible Premium Annuities, Decreasing Ordinary, Disability Income and many more.

Sales Assistance—Fast underwriting and issue, outstanding sales illustrations and recruiting tools, agent financing, deferred premium and extended financing for the college markets and many more.

Commission Contracts—Agency Managers, Agents and P.P.G.A.s Tops in the industry—very liberal. Interesting allowances and bonuses for producers.

COLLEGE LIFE, COLLEGE LIFE

Worth Repeating!

Dick PUNCHES, CLU
Senior VP, Sales
317/871-4285

College Life Insurance Co.
P.O. Box 68181
Indianapolis, Ind. 46268

Take a second to be sure. Write or call collect.
We'd be doubly pleased to hear from you.

Information Retrieval Index January-June, 1975

300.00 ACCOUNTING

"Finding Premium Dollars Through Accounting Principles"—Gillespie, April, p. 30

400.00 ADVERTISING/PUBLIC RELATIONS

"Increased Income From Advertising and Public Relations"—Ingram, May, p. 50

600.00 AGENT AS A BUSINESSMAN

.05 Forms of Doing Business

"I Discovered a Ready-Made Source of Prospects"—Epps, Feb., p. 46

"The Benefits of a Joint Practice"—Goodman and Rogat, March, p. 18

"Partnerships Can Be Wonderful"—Kalmowitz, March, p. 36

"Solving Prospecting Problems by Affiliating With a Casualty Agency"—Smith, May, p. 54

700.00 ANNUITIES

.03 Tax-Sheltered Annuities

"A Sales Approach in the Tax-Sheltered-Annuity Market"—Weinstein, June, p. 52

1400.00 BUSINESS INSURANCE

"I Have Turned From Large Cases to 'Tried and True' Methods"—De Souza, Feb., p. 34

"Idea Book Helps Me Make Sales to New and Established Businesses"—Evans, June, p. 42

.01 Buy-Sell

"Abner Uses December Idea"—Cooley, Feb., p. 14

1900.00 COMPETITION

"Is the Agent Really Necessary?"—Kent, Jan., p. 7

"1975—What's Coming?"—Cooley, Jan., p. 14

"Financial Comfort From Cash Values"—Cooley, March, p. 12

2000.00 COMPUTERS

"Employee Counseling Sells Millions of Insurance to Middle-Income Families"—Curtis, June, p. 18

2400.00 EMPLOYEE BENEFITS & EXECUTIVE COMPENSATION

"A Plan to Retain Employees"—Pacheco, Jan., p. 32

"ESOT—Proliferating Employee Benefit"—Kent, June, p. 7

.18 Salary Savings

"Employee Counseling Sells Millions of Insurance to Middle-Income Families"—Curtis, June, p. 18

2500.00 ESTATE PLANNING

"Where There's a Will, There's a Way"—Dunn, Jan., p. 22

"Estate Liquidity Needs"—Schick, Feb., p. 52

"Coordination of Planning With Relatives"—Schick, March, p. 48

"Estate Planning for Landowners"—Hamilton, April, p. 26

"Why Do I Need a Will?"—Schick, April, p. 58

"Estate Planning for Parents of Handicapped Children"—Schick, May, p. 64

.04 Capital Transfer

"Capital Creation Through Capital Transfer"—Dierolf, April, p. 38

.05 Computerized Estate Planning

"Portable Computer Terminal Increases Sales"—Lammons, March, p. 26

2800.00 FORM LETTERS

"'Compliment Letter' Makes the Prospect a Hero"—Denton, March, p. 16

3300.00 GROUP INSURANCE

"Group Cases Lead to Key-Man and Other Sales"—Brown, March, p. 44

3600.00 INSURABILITY OPTION

.02 Life

"Insurability Options Offer Advantages to My Clients and Me"—Morris, March, p. 40

3900.00 INTERVIEW TECHNIQUES

"Selling Money to Students and Businessmen"—Malloy, Feb., p. 38

"'Compliment Letter' Makes the Prospect a Hero"—Denton, March, p. 16

"Portable Computer Terminal Increases Sales"—Lammons, March, p. 26

"Ideas and Techniques for Million-Dollar Production"—Maltenfort, March, p. 30

"Paycheck Planning Helps Families With Life Insurance Purchases and Other Financial Problems"—Norling, April, p. 20

"Personal Attitudes Lead to Success"—Wilkerson, April, p. 34

"From One Million Dollars to Twelve Million Dollars Step by Step"—Pollock, April, p. 54

(Continued on page 52)

No double talk about the opportunities we have to offer. Our markets, products, sales assistance and contracts may not be twice as good as others but they don't come in second best either. We have what it takes to increase your income and make your selling time more productive. Men all over the nation are taking advantage of our marketing and management positions. So if you have second thoughts about where you are going and what you are doing, see if we can help you and if you can help us.

Markets—College Student, Policyowner, Business, Tax-Sheltered Retirement and many more.

Products—Contemporary permanent, low cost term, Deposit Term, Flexible Premium Annuities, Decreasing Ordinary, Disability Income and many more.

Sales Assistance—Fast underwriting and issue, outstanding sales illustrations and recruiting tools, agent financing, deferred premium and extended financing for the college markets and many more.

Commission Contracts—Agency Managers, Agents and P.P.G.A.s Tops in the industry—very liberal. Interesting allowances and bonuses for producers.

COLLEGE LIFE, COLLEGE LIFE

Worth Repeating!

Dick PUNCHES, CLU
Senior VP, Sales
317/871-4285

College Life Insurance Co.
P.O. Box 68181
Indianapolis, Ind. 46268

Take a second to be sure. Write or call collect.
We'd be doubly pleased to hear from you.

Information Retrieval Index January-June, 1975

300.00 ACCOUNTING

"Finding Premium Dollars Through Accounting Principles"—Gillespie, April, p. 30

400.00 ADVERTISING/PUBLIC RELATIONS

"Increased Income From Advertising and Public Relations"—Ingram, May, p. 50

600.00 AGENT AS A BUSINESS-MAN

.05 Forms of Doing Business

"I Discovered a Ready-Made Source of Prospects"—Epps, Feb., p. 46

"The Benefits of a Joint Practice"—Goodman and Rogat, March, p. 18

"Partnerships Can Be Wonderful"—Kalmowitz, March, p. 36

"Solving Prospecting Problems by Affiliating With a Casualty Agency"—Smith, May, p. 54

700.00 ANNUITIES

.03 Tax-Sheltered Annuities

"A Sales Approach in the Tax-Sheltered-Annuity Market"—Weinstein, June, p. 52

1400.00 BUSINESS INSURANCE

"I Have Turned From Large Cases to 'Tried and True' Methods"—De Souza, Feb., p. 34

"Idea Book Helps Me Make Sales to New and Established Businesses"—Evans, June, p. 42

.01 Buy-Sell

"Abner Uses December Idea"—Cooley, Feb., p. 14

1900.00 COMPETITION

"Is the Agent Really Necessary?"—Kent, Jan., p. 7

"1975—What's Coming?"—Cooley, Jan., p. 14

"Financial Comfort From Cash Values"—Cooley, March, p. 12

2000.00 COMPUTERS

"Employee Counseling Sells Millions of Insurance to Middle-Income Families"—Curtis, June, p. 18

2400.00 EMPLOYEE BENEFITS & EXECUTIVE COMPENSATION

"A Plan to Retain Employees"—Pacheco, Jan., p. 32

"ESOT—Proliferating Employee Benefit"—Kent, June, p. 7

.18 Salary Savings

"Employee Counseling Sells Millions of Insurance to Middle-Income Families"—Curtis, June, p. 18

2500.00 ESTATE PLANNING

"Where There's a Will, There's a Way"—Dunn, Jan., p. 22

"Estate Liquidity Needs"—Schick, Feb., p. 52

"Coordination of Planning With Relatives"—Schick, March, p. 48

"Estate Planning for Landowners"—Hamilton, April, p. 26

"Why Do I Need a Will?"—Schick, April, p. 58

"Estate Planning for Parents of Handicapped Children"—Schick, May, p. 64

.04 Capital Transfer

"Capital Creation Through Capital Transfer"—Dierolf, April, p. 38

.05 Computerized Estate Planning

"Portable Computer Terminal Increases Sales"—Lammons, March, p. 26

2800.00 FORM LETTERS

"'Compliment Letter' Makes the Prospect a Hero"—Denton, March, p. 16

3300.00 GROUP INSURANCE

"Group Cases Lead to Key-Man and Other Sales"—Brown, March, p. 44

3600.00 INSURABILITY OPTION

.02 Life

"Insurability Options Offer Advantages to My Clients and Me"—Morris, March, p. 40

3900.00 INTERVIEW TECHNIQUES

"Selling Money to Students and Businessmen"—Malloy, Feb., p. 38

"'Compliment Letter' Makes the Prospect a Hero"—Denton, March, p. 16

"Portable Computer Terminal Increases Sales"—Lammons, March, p. 26

"Ideas and Techniques for Million-Dollar Production"—Maltenfort, March, p. 30

"Paycheck Planning Helps Families With Life Insurance Purchases and Other Financial Problems"—Norling, April, p. 20

"Personal Attitudes Lead to Success"—Wilkerson, April, p. 34

"From One Million Dollars to Twelve Million Dollars Step by Step"—Pollock, April, p. 54

(Continued on page 52)

Looking for Jack?

... money, lettuce, cash, shekles? Then you should find Jack Wilkinson, our senior vice president, marketing. He has more money than a circus dog can jump over for the men or women who can sell insurance. Jack will provide a portfolio of life and health products, guarantee excellent service, offer excellent fringe and incentive plans. (Fact of the matter is he'll take you and your wife, or husband, on an expense paid trip to Mexico City in 1975.)

You'll be representing a Best rated company with a near unprecedented rate of growth. You can stay in your present community. Jack doesn't want you to change — just make more money. Won't you call him today and arrange a convenient time to get together?

319/588-1441

Jack Wilkinson
Senior Vice President, Marketing



**LIFE OF MID-AMERICA
INSURANCE COMPANY**

DUBUQUE BUILDING • DUBUQUE, IOWA 52001

"It Takes 'Guts'" —Cooley, May, p. 10

"Opening and Closing Sales to Professionals" —Jensen, May, p. 19

"If I Can Do It, So Can You!" —Savage, May, p. 32

"\$2,000,000 of Production in the Medical Market" —Cicchino, May, p. 38

"Look for 'Something New'" —Cooley, June, p. 12

"Luncheon Appointments—Boom or Bust?" —Morris, June, p. 16

"Farmers Owe—and Need—Money" —Gooch, June, p. 40

"Idea Book Helps Me Make Sales to New and Established Businesses" —Evans, June, p. 42

.02 Approach

"Getting Started in the Business-Insurance Market" —Werner, May, p. 22

.06 Meeting Objections

"Finding Premium Dollars Is Only as Difficult as Finding Prospects" —Bobys, Feb., p. 20

"Competing With 'Buy Term and Invest'" —Satell, April, p. 42

4400.00 LIFE INSURANCE

"Life Insurance—Not Bad in a Bad Economy" —Kent, Feb., p. 7

"Abner Uses December Idea" —Cooley, Feb., p. 14

"Put Out the Fear-Fire" —Lowry, March, p. 22

"Life Insurance Reflections in a Five-Acre Woodlot" —Cooley, April, p. 12

"It Takes 'Guts'" —Cooley, May, p. 10

"If I Can Do It, So Can You!" —Savage, May, p. 32

"Working Together in Life and Life Insurance" —Brittain, June, p. 30

.01 As a Career

"Life Insurance Education and Training" —Kent, March, p. 7

"Who Measures an Agent's 'Success?'" —Kent, May, p. 6

4500.00 MAILING PIECES

"Orphans, Mortgage Prospects Offer Immediate Action" —Cooper, April, p. 48

5000.00 MOTIVATION/INSPIRATION/POWER PHRASES

"Put Out the Fear-Fire" —Lowry, March, p. 22

"If I Can Do It, So Can You!" —Savage, May, p. 32

.01 Philosophy

"Personal Attitudes Lead to Success" —Wilkerson, April, p. 34

(Continued on page 54)



Exclusive Upper-ages Life Plan

**Only for ages 50-90,
without medical exam.**

With inflation creeping up, elder folks can now apply for extra cash estate protection up to \$4,500.00.

Contains built-in increasing cash and loan values. Monthly rates per \$500 as low as \$2.18 at age 50; \$3.90 at age 65.

ESTABLISHED IN 1880

3

Iowa State Travelers

MUTUAL ASSURANCE COMPANY
DES MOINES, IOWA
Richard C. Hunt, President

5500.00 PEOPLE FILE

.02 Lawyers

"How Lawyers Can Help Life Underwriters"—Sclarow, May, p. 46

5600.00 PERSONAL AND OFFICE EFFICIENCY

"Office Procedures Support a Four-Step Selling Pattern"—Allocca, Feb., p. 22

"How I Use My Office as a Sales Tool"—Cohn, May, p. 28

"My Organizational System: Many Cases—Many Millions"—Edelstein, May, p. 60

.02 Prospecting & Sales Procedures

"A System for Writing a Large Number of Lives"—Dunk, Jan., p. 38

"Prospect Planning Gets Me in Front of Prospects"—Marrazzo, May, p. 42

.05 Personnel & Procedures

"A Solid Base of Clients in Less Than Four Years"—Kirsner, June, p. 26

6000.00 PROSPECTING

"Profitable Prospecting Procedures"—Murell, Jan., p. 28

"Finding Premium Dollars Is Only as Difficult as Finding Prospects"—Bobys, Feb., p. 20

"I Have Turned From Large Cases to 'Tried and True' Methods"—De Souza, Feb., p. 34

"Group Cases Lead to Key-Man and Other Sales"—Brown, March, p. 44

"Orphans, Mortgage Prospects Offer Immediate Action"—Cooper, April, p. 48

"From One Million Dollars to Twelve Million Dollars Step by Step"—Pollock, April, p. 54

"Opening and Closing Sales to Professionals"—Jensen, May, p. 19

"\$2,000,000 of Production in the Medical Market"—Cicchino, May, p. 38

"A Solid Base of Clients in Less Than Four Years"—Kirsner, June, p. 26

"Truck Drivers Have Big Needs"—Miller, June, p. 48

6500.00 SELF-EMPLOYED INDIVIDUALS RETIREMENT PLANS

"Selling HR-10 Plans to Small Businessmen"—Mack, Jan., p. 42

7800.00 THIRD-PARTY INFLUENCE

.02 Centers

"Accountants and Attorneys Lead Me to Millions of Production"—Reis, Jan., p. 49

8000.00 TRUSTS

.03 Life Insurance

"Advantages and Disadvantages of Life Insurance Trusts"—Schick, June, p. 60

.05 Short Term

"Short-Term Trusts in Tax and Estate Planning"—Schick, Jan., p. 56

8500.00 WILLS

"Why Do I Need a Will?"—Schick, April, p. 58

8600.00 WOMEN

"Are You and Your Female Prospects Speaking the Same Language?"—Brosseau, May, p. 26

"Working Together in Life and Life Insurance"—Brittain, June, p. 30

.01 Wife Insurance

"Third-Party Tools Help Me Sell Wife Insurance"—Hallier, Jan., p. 46

9900.00 AGENCY MANAGEMENT

"GAMC—The Sharing of Management Education"—Kent, April, p. 7

9947.00 OFFICE PROCEDURES AND ROUTINES

.01 Practices—Agency Personnel

"Simple, Workable Procedures Increase Sales"—Turner, Feb., p. 30

••

What will I be? Will I be famous? Will I be rich?



While the future is not ours to see, since 1883 Modern Woodmen has been helping members plan financial security for the future of their families with life insurance and fraternal benefits. Today, with disability income protection, our agents are equipped to do an even better job of planning financial security for families. It's the kind of planning that you want to do.

MODERN WOODMEN OF AMERICA

One of the nation's leading fraternal life insurance organizations.

Home Office,
Rock Island, Illinois 61201

Information Retrieval Index

July-December, 1975

100.00 ACCIDENT & HEALTH INSURANCE (INDIVIDUAL)

.03 Income Replacement/Disability Income

"Are Our Clients Prepared to Die But Not to Live?"—Kazmac, Nov., p. 28

400.00 ADVERTISING/PUBLIC RELATIONS

"Seminars for Advisers Lay Groundwork for Future Sales"—Polci, Aug., p. 36

600.00 AGENT AS A BUSINESSMAN

"My Business-Oriented Attitude Pays Off"—Rice, Dec., p. 32

.05 Forms of Doing Business

"A Husband-and-Wife Sales Team"—Ronn and Suzanne Ferrell, Sept., p. 34

"My Administrative Assistant Frees My Time for Production"—Pendle, Oct., p. 48

"Our Corporation Provides Continuity for Our Clients, Ourselves, and Our Families"—Solomon and Weinstein, Dec., p. 44

1000.00 ASSOCIATIONS

"Five Million Dollar Forum: Promise and Problems"—Kent, July, p. 7

"Levine Calls for 'Super' Association"—Kent, Nov., p. 7

.03 American Society of CLUs

"The Human Equation"—Theme of CLU Forum"—Kent, Oct., p. 7

.07 MDRT

"'75 MDRT Meeting—The 'Best Ever?'—Kent, Aug., p. 7

.09 NALU

"Levine Calls for 'Super' Association"—Kent, Nov., p. 7

1400.00 BUSINESS INSURANCE

"How I Sell Myself to Businessmen"—Newberry, Sept., p. 20

.02 Key-Man Insurance

"Why Key-Man Life Insurance?"—Reister, Oct., p. 20

1600.00 CHARITY

"Life Insurance Is a Permanent Charitable Gift"—Glincher, Sept., p. 40

1800.00 COMMUNICATIONS

"An Agent's Approach to Improved Field/Home Office Relations"—Shannon, July, p. 30

1900.00 COMPETITION

"Dealing With Competition: How I Handle Other Agents, Other Products and Myself"—Saks, Sept., p. 26

2000.00 COMPUTERS

"A Computerized System Provides Solutions to Businessmen's Problems"—Hansch, Oct., p. 30

2400.00 EMPLOYEE BENEFITS & EXECUTIVE COMPENSATION

"Whole-Dollar Plan' Revisited"—Cooley, Nov., p. 12

2500.00 ESTATE PLANNING

"A 10-Step Approach to Estate Planning"—Sprinkle, July, p. 20

"Estate-Planning Shock Absorbers for Wives and Widows"—Lewis, Aug., p. 18

"Property Doesn't Cause Estate Problems"—Schick, Aug., p. 48

(Continued on page 52)



DREAMING OF INDEPENDENCE?

As an independent General Agent, Northern Life offers you the freedom to grow as much as you wish — freedom from close management supervision and the opportunity to attain the financial independence you seek.

You can make Independence a Reality — NOW.

PICK UP THE PHONE AND CALL —

ROY SWEAT, Executive Vice President — Marketing
COLLECT (206) 292-1111



NORTHERN LIFE INSURANCE COMPANY

P. O. Box 12530

Seattle, Washington 98111

General Agencies available: Alaska, Arizona, California, Colorado, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, Ohio, Oregon, Utah, Washington, Wyoming.

"'Unjoining' Joint Property to Reduce Estate Taxes"—Schick, Sept., p. 64

"Failure to Act May Be Better Than Haste"—Schick, Oct., p. 54

"Tax Planning: A Road to Million-Dollar Production"—Plank, Nov., p. 36

"Life Insurance Is the Best Way to Discount Estate Taxes"—Hughes, Nov., p. 50

"The Humor-Potential in Estate Planning"—Schick, Nov., p. 66

"An Uncomplicated But Lucrative Estate-Planning Market"—Jacoby, Dec., p. 20

"Planning a Hypothetical Estate"—Schick, Dec., p. 58

3300.00 GROUP INSURANCE

.11 Life

.111 Ordinary

"Advanced Underwriting Uses of Group Ordinary Life—Key-Man Benefits"—Adler, July, p. 36

"'Individual Group Whole Life' Plan Overcomes Section 79 Problems"—Fowler, Oct., p. 40

3900.00 INTERVIEW TECHNIQUES

"A 10-Step Approach to Estate Planning"—Sprinkle, July, p. 20

"'Picture-Taking Interviews' Detect Needs"—Nolen, July, p. 26

"'Eye Openers' Help a New Agent Produce \$3,175,000"—Shahan, July, p. 42

"'Open Communication' Helps Prospects Become Clients"—Telchin, Aug., p. 26

"Four Steps to Selling Professionals, Corporate Executives, and Estate-Planning Prospects"—Romanos, Sept., p. 32

"The Sales Cycle Helps New and Experienced Agents"—Gaines, Oct., p. 22

"How to Plant Seeds That Produce Sales"—Kubiszyn, Oct., p. 52

"Infusing the Marketing Concept in Professional Insurance Selling"—Brown, Nov., p. 43

.02 Approach

"Referrals Lead to \$32,000,000 in Six Years"—Mullick, Aug., p. 40

.03 Closing

"An Uncomplicated But Lucrative Estate-Planning Market"—Jacoby, Dec., p. 20

.05 Fact Finding

"I Solve Problems by Asking Tough Questions"—Vaughan, Sept., p. 58

.06 Meeting Objections

"'The Need' Alone May Not Make the Sale"—Fraidowitz, Dec., p. 40

4100.00 JOINT TENANCIES

"Gift-Tax Consequences of Joint Ownership"—Schick, July, p. 56

"'Unjoining' Joint Property to Reduce Taxes"—Schick, Sept., p. 64

4300.00 KEY MAN

"Why Key-Man Life Insurance?"—Reister, Oct., p. 20

4400.00 LIFE INSURANCE

"Protecting the 'Brick on Brick' Accumulation"—Cooley, July, p. 10

"8% Loans: Some Questions; No Answers"—Kent, Sept., p. 7

.01 As a Career

"Selling and Recruiting in Today's Economy"—Cooley, Sept., p. 14

"I'm a Life Insurance Salesman, and I Love What I Do"—Olde, Nov., p. 26

"I Can't Afford Not to Attend MDRT and CLU Meetings"—Giagnacova, Nov., p. 64

"A Look at Women as Life Underwriters"—Kent, Dec., p. 7

"Reflections on a 29-Year Career"—Cassidy, Dec., p. 22

Will You Succeed in '76?

TAKE THIS MINUTE
QUIZ AND SEE!
(Check your Answers)

- | | YES | NO |
|---|--------------------------|--------------------------|
| (1) Are you a good manager..... | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) Do you have a good, personal insurance sales background | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) Are you self-reliant, self-motivating? | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) Are you (or should you be) a General Agent now? ... | <input type="checkbox"/> | <input type="checkbox"/> |
| (5) Are you looking for the Company which: | | |
| (a) Believes "The Most important person is the one who makes the sale?" | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Offers one of the industry's best contracts and commission schedules? | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Offers a complete product portfolio? | <input type="checkbox"/> | <input type="checkbox"/> |

Complete, clip and send this ad—along with your name, address and phone number to Jerry R. Curtis, CLU, Second Vice President—Agency, for an evaluation of your success potential with Midland National Life in '76! Of course, if you answered "Yes" to all the questions, you might want to save time all 'round by leaving that information on our ACTION CENTER recorder. Just call—toll-free (1-800-843-9935)—and ask Jerry for a fast, confidential follow-up by ...



THE AGENT-ORIENTED COMPANY

Midland National Life Insurance Company

William A. Riggsbee, President • Home Office: Watertown, South Dakota
Over 1.9 Billion Dollars of Insurance in Force

(Continued on page 54)

5000.00 MOTIVATION/INSPIRATION/POWER PHRASES

"A Personal Experience—Peace of Mind Through Life Insurance"—Weiner, Sept., p. 62

.01 Philosophy

"Six Basic Qualities for Success"—Kost, Sept., p. 54

"Will History Repeat Itself?"—Cooly, Oct., p. 14

"Caring for Others: What It's All About"—Sigmund, Oct., p. 44

"I'm a Life Insurance Salesman, and I Love What I Do"—Olde, Nov., p. 26

.02 Psychology

"'Open Communication' Helps Prospects Become Clients"—Telchin, Aug., p. 26

"'The Human Equation'—Theme of CLU Forum"—Kent, Oct., p. 7

"We Must Understand People, Rather Than Just Techniques"—Snyder, Oct., p. 34

5400.00 PENSIONS

"Breaking Into the Pension Market"—Bellevue, Aug., p. 44

5600.00 PERSONAL AND OFFICE EFFICIENCY

"'Picture-Taking Interviews' Detect Needs"—Nolen, July, p. 26

"How I Increased My Production From \$1,000,000 to \$6,000,000"—Hackett, Aug., p. 32

.01 Planning and Time Control

"120 Cases for \$2,200,000 in 200 Working Days"—Adams, July, p. 46

"Basic Ideas Enable Me to Sell 250 Lives a Year"—Grenier, Sept., p. 24

"Goal-Setting Habits Have a Cumulative Effect"—Lothrop, Sept., p. 46

"Organization and Sales Effectiveness Form the Foundation of My Solid General Practice"—Speckman, Nov., p. 60

"What Is Your Time Worth Per Hour?"—Olander, Dec., p. 26

.02 Prospecting and Sales Procedures

"Our Leaders Have Helped Me Survive and Succeed"—Ballew, Dec., p. 50

.05 Personnel and Procedures

"My Administrative Assistant Frees My Time for Production"—Pendle, Oct., p. 48

.07 Policyholder Service

"A Short Biography of a Good Salesman"—Cooley, Aug., p. 14

5900.00 PROFIT SHARING

.02 Life Insurance

"Existing Profit-Sharing Plans Are an Untapped Life Insurance Market"—Hopkins, Dec., p. 52

6000.00 PROSPECTING

"I Have a 100% Ratio of Appointments to Telephone Calls Made"—Szabo, Aug., p. 22

"Seminars for Advisers Lay Groundwork for Future Sales"—Polci, Aug., p. 36

"Referrals Lead to \$32,000,000 in Six Years"—Mullick, Aug., p. 40

"Nine Steps to Getting Referred Leads"—Mimken, Nov., p. 32

"Infusing the Marketing Concept in Professional Insurance Selling"—Brown, Nov., p. 43

"Case Studies in Market Development"—Morgan, Nov., p. 54

"'Invest' in Prospecting to Achieve Your Purpose"—Cooley, Dec., p. 14

6800.00 SPLIT DOLLAR

"Split Dollar: A Study of Its Uses, Flexibility and Mechanics"—Mullin, Sept., p. 48

9941.00 AGENCY MANAGEMENT—MARKET DEVELOPMENT

"Case Studies in Market Development"—Morgan, Nov., p. 54 **

Introducing
A
Better Way
of Life...
The
American
Way
from



ACT-1

Annual Convertible Term Life



- Renewable each year ■ Renewable to age 70
- Convertible to age 65
- Liberal Conversion Credit first five years
- Low, low premiums, for example:

\$100,000 at age 45
Annual Premium — \$501.00
W. P. — \$35.00

ACT 1 offers maximum protection at minimum cost
for family or business

Call or write: Al Evans, Vice President
American Health and Life Insurance Co.
300 St. Paul Place
Baltimore, Maryland 21202
(301) 332-2959

General Agency Opportunities Available